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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	POTENTIAL OF KERALA AYURVEDA TOURISM : SPECIAL REFERENCE TO ERNAKULAM DISTRICT <i>P.A.MARY ANITHA &amp; DR. C. CHANDRAN</i>	1
2.	A STUDY ON DRIVERS FOR GREEN SUPPLY CHAIN MANAGEMENT (GSCM) IN CHEMICAL INDUSTRIES: WITH REFERENCE TO GUJARAT REGION <i>RINKI ROLA, DR. S. O. JUNARE &amp; DR. TEJAS N DAVE</i>	7
3.	A STUDY ON CUSTOMER PREFERENCE AND SATISFACTION TOWARDS SELECTED RETAIL STORES IN COIMBATORE CITY <i>DR. K. K. RAMACHANDRAN &amp; R. GOKILA</i>	13
4.	AN EMPIRICAL STUDY ON ORGANIZATIONAL CLIMATE PREVAIL ON BANKING SECTOR OF PAKISTAN AND PERCEPTION OF EMPLOYEES REGARDING ORGANIZATION CLIMATE <i>GHULAM MUSTAFA SHAMI, DR. MUHAMMAD RAMZAN &amp; AFAQ RASOOL</i>	17
5.	PERFORMANCE ANALYSIS & BENCHMARKING OF SELECTED LISTED HOUSING FINANCE COMPANIES IN INDIA- A CAMEL APPROACH <i>PANKAJ CHADHA &amp; VANITHA CHAWLA</i>	23
6.	THE SIGNIFICANCE OF PERFORMANCE MANAGEMENT IN WORK DIMENSIONS <i>N. MALLIKHARJUNA RAO, DR. T. RAJASEKHAR &amp; K. GOWTHAMI</i>	30
7.	THE ROLE OF CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES ON EGERTON UNIVERSITY'S PUBLIC IMAGE: A CASE OF NJORO DIVISION COMMUNITY <i>LANGAT LIDYA CHEPKOECH, JAMES KAMAU MWANGI &amp; THOMAS MOCHOGE MOTINDI</i>	33
8.	ROLE MODEL OF EFFECTIVE LEADERSHIP FOR GROWTH IN INSURANCE SECTOR IN INDIA <i>SUBHRANSU SEKHAR JENA</i>	39
9.	A CRAM OF CONSUMER'S BUYING PERFORMANCE FOR LONG JOURNEY TRAIN TICKETS <i>MEHUL CHHATBAR &amp; DR. RASHMI MAURYA</i>	45
10.	DETERMINANTS OF CONSUMER BUYING BEHAVIOUR: A STUDY OF READYMADE GARMENTS <i>MALIKA RANI &amp; RAJEEV GUPTA</i>	49
11.	CLASSIFIED ROUTES OF FOREIGN DIRECT INVESTMENT IN INDIA <i>DR. SHAMSHER SINGH &amp; DR. NEELAM TURAN</i>	53
12.	A STUDY ON CONVENTIONAL BANKING, ISLAMIC BANKING AND IT'S TREATMENT OF PROFIT AND LOSS <i>SAMEENA BEGUM</i>	59
13.	MEASUREMENT OF FINANCIAL PERFORMANCE: A CASE STUDY OF SAUDI ELECTRICITY COMPANY <i>DR. R. B. SHARMA</i>	63
14.	FDI AND INDIAN ECONOMY: A STUDY <i>SANDEEP YADAV</i>	67
15.	IMPACT OF DIVIDEND DECISION – A CASE STUDY <i>SOHELI GHOSE</i>	71
16.	DEVELOPMENT OF MULTI-COOPERATIVE SOCIETIES IN JAMMU AND KASHMIR STATE <i>AASIM MIR</i>	75
17.	LIBERALISATION AND ITS EFFECTS ON PROFITABILITY & PRODUCTIVITY OF PRIVATE SECTOR BANKS IN INDIA <i>VINITH HP</i>	77
18.	A STUDY ON PROBLEMS OF WORKERS IN COIR INDUSTRIES OF KANYAKUMARI DISTRICT <i>DR. R. SIVANESAN</i>	80
19.	BUYER'S BEHAVIOR IN ORGANIZED RETAIL: AN EXPLORATORY STUDY <i>NAVED SHAMIM MALIK &amp; DR. ASIF ALI SYED</i>	87
20.	ANALYSIS OF PRE REQUISITES OF A PRODUCTION MANAGER IN A KNITWEAR INDUSTRY <i>DR. S. SRIVIDHYA &amp; P. VIJI</i>	94
21.	ORGANISATIONAL CLIMATE AND ITS IMPACT ON ROLE MOTIVATION AND EMPLOYEE ENGAGEMENT <i>K. RATHNA DEEPIKA &amp; DR. A. THIRUCHELVI</i>	97
22.	AN ASSESSMENT OF THE IMPACT OF MARINE INSURANCE ON NIGERIA'S MARITIME EXPORT TRADE <i>DR. I. A. NWOKORO</i>	101
23.	COMPULSIVE BUYING AND DIFFERENT CUSTOMER GROUPS: A CASE STUDY OF YOUTH IN SRINAGAR CITY <i>SHAKEEL AHMAD SOFI, SHABIR MAJEED BHAT &amp; JAVAID AHMAD RATHER</i>	107
24.	TOURISM MARKETING IN LAKE TANA MONASTERIES <i>ASCHALEW DEGOMA DURIE</i>	112
25.	ETHICAL ISSUES IN HUMAN RESOURCE MANAGEMENT PRACTICES UNDER FEDERAL CIVIL SERVICE OF ETHIOPIA: THE ROLE OF HUMAN RESOURCE PRACTITIONER <i>FENTAYE KASSA HAILU</i>	117
26.	FINANCIAL INCLUSION FOR INCLUSIVE GROWTH – A COMPARATIVE STUDY ON RURAL & URBAN AREAS OF DIBRUGARH <i>RAJPOL BHARADWAJ &amp; SUBHADEEP CHAKRABORTY</i>	122
27.	IMPACT OF VALUE ADDED TAX (VAT) ON PRODUCT MARKET PRICES – A STUDY IN STATE OF ANDHRA PRADESH <i>DR. S. TARAKESWARA RAO</i>	125
28.	IMPACT OF MICRO INSURANCE ON SELF HELP GROUPS IN RURAL AREAS OF ANDHRA PRADESH <i>DR. P. GURUVAIAH</i>	130
29.	ASSESSMENT OF OPPORTUNITIES AND CHALLENGES OF TOURISM INDUSTRY IN JAMMU AND KASHMIR <i>ZAMEER AHMAD BHAT</i>	134
30.	MANAGER'S CORPORATE ENTREPRENEURIAL ACTIONS AND EMPLOYEE'S JOB PERFORMANCE & SATISFACTION: A STUDY ON MANAGERS & THEIR SUB-ORDINATES AT INFOTECH PVT. LTD., LAHORE <i>ANUM KHAN</i>	138
	REQUEST FOR FEEDBACK	142

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**DEVELOPMENT OF MULTI-COOPERATIVE SOCIETIES IN JAMMU AND KASHMIR STATE**

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**ABSTRACT**

*Cooperative societies have been playing a very important role in the development and enhancement of economic conditions of unemployed educated youth in various developed, developing and underdeveloped countries. They not only have provided work to millions of educated youth but also helped country to magnify with the present danger of heavy unemployment. But development of these cooperative societies has not been uniform in all countries and states. India is also a leading country today who has framed multiple guidelines to develop cooperative societies in almost all possible business dimensions. Present study seeks to identify various areas where these cooperatives societies have been established in Jammu and Kashmir State. The study further analyses the various sectors where these cooperative societies have been established from time to time. The study also analyses the need of various recommendations which will primarily help in boosting development of cooperative societies in Jammu and Kashmir State.*

**KEYWORDS**

Cooperative Societies, Economic Conditions, Unemployment, business dimensions, cooperative development.

**INTRODUCTION**

Cooperative societies have brought a revolutionary change throughout the world. They not only have started a new business dimension but also have been helpful in other areas also. Developed countries started investing in cooperative sector long ago as they already estimated the importance of cooperatives and today almost all developed countries have a strong hold of cooperatives. Other developing and underdeveloped countries are now indulging in cooperative sector as they have now felt the necessity of cooperatives.

India is also today a leading country who has been involved in this segment from a couple of years. Indian states such as Gujarat, Maharashtra, Uttar Pradesh etc are leading in the segment of cooperatives. Cooperatives in India have played a significant role on resolving multiple issues that were indicated as major challenges. It boosted economic development especially in rural areas where absence of large spending power does not attract private investment to harness local skills and resources that can uplift the local economy living standards besides exporting produce to distant customer locations in cities. Cooperatives of farmers enable consolidation of fragmented land, investment in mechanization and irrigation, better bargaining power to buy seeds fertilizers cheaply, arrange for proper common storage, greater bargaining power in selling products and getting credit at minimum interest rates. Other types of cooperatives such as fishing, animal husbandry, dairy, housing etc could also be much beneficial in providing direct employment to unemployed educated local youth and could also be helpful in local economic development. Yet start of cooperatives has given many benefits to countries and states but cooperative are facing many challenges which are creating obstacles in the development of cooperatives. These challenges include Government interferences, mismanagement and manipulation, lack of awareness about cooperative business, restricted coverage, Weakness in functional and operational areas, lack of infrastructure, quality management of cooperative products etc. Regular attempts are being made to minimize the impact of all these challenges on cooperative development.

**OBJECTIVES**

1. To analyze various cooperative societies in Jammu and Kashmir State.
2. To access the development pattern of cooperative societies in various areas in Jammu and Kashmir State.
3. To analyze beneficiary nature of developmental schemes in Jammu and Kashmir State.
4. To access the comparative development of cooperatives in various business areas.
5. To recommend various tools and strategies which could improve the status of cooperative societies.

**MATERIAL AND METHOD**

Present study has been carried out with the help of secondary data only. The secondary data has been collected from the offices of various Registrars and Deputy Registrars dealing with the development of cooperative societies in various business areas. The district and tehsil level data has been collected from the offices of district and tehsil officers of various departments who are responsible for the development of cooperatives. The data and information so collected has been analyzed statistically to access the developmental status of various cooperatives in the last so many years in Jammu and Kashmir State.

**RESULT AND DISCUSSION**

The starting of cooperatives societies has given a new dimension to most of the business sectors. It not only brings capitals from rich but also make poor people a part of it. Analysis of various cooperative societies sanctioned and started from the last so many years have been given in table 1. The analysis of table values for the year 2002-2003 reveals that most of the cooperative societies in this year were stated in agriculture sector i.e. 14. Following the descending trend 9 cooperative societies were started in housing sector, 1 each in poultry and dairy, none in floriculture and 21 in other associated sectors. The total cooperative societies sanctioned in 2002-2003 were 46 only.

In 2003-2004, a total of 78 cooperative societies were sanctioned and started and most of them were again in agriculture sector i.e. 32. 40 cooperative societies were started in other associated areas while housing got 2, poultry 1, dairy 1 and 2 were started in floriculture.

In 2004-2005, 92 cooperative societies were started in agriculture, 11 in housing, 290 in poultry, 77 in dairy, 4 in floriculture and 50 in others areas raising a total opening of 524 cooperative societies in Jammu and Kashmir. The year 2005-2006 witnessed a decrease in the opening of credit societies. In this year 63 societies in agriculture, 7 in housing, 106 in poultry, 108 in dairy, 2 in floriculture and 37 in other segments were opened making of total opening of 323 societies. The year 2006-2007, resulted the same decreasing trend in which only 286 cooperative societies were started. Among these 286 societies, 134 in agriculture, 15 in housing, 8 in poultry, 104 in dairy, 4 in floriculture and 21 in other segments were opened.

2007-2008, witnessed the worst time in the opening of new societies where only 36 societies in agriculture, 6 in housing, 4 in poultry, 20 in dairy and 21 in other areas were opened. Moreover in 2007-2008 no cooperative society was opened in floriculture sector.

Similarly in other succeeding years i.e. 2008-2009, 2009-2010, 2010-2011, 2011-2012 the opening of cooperative societies followed the worst time due to the negligence of authorities in paying attention in the segments of cooperative societies. Due to these only 117 societies in 2008-2009, 181 in 2009-2010, 167 societies in 2010-2011 and only 73 in 2011-2012 were opened in Jammu and Kashmir.

TABLE 1: COOPERATIVE SOCIETIES

YEAR	AGRICULTURE	HOUSING	POULTRY	DAIRY	FLORICULTURE	OTHERS	TOTAL
2002-03	14	9	1	1	-	21	46
2003-04	32	2	1	1	2	40	78
2004-05	92	11	290	77	4	50	524
2005-06	63	7	106	108	2	37	323
2006-07	134	15	8	104	4	21	286
2007-08	36	6	4	20	-	6	72
2008-09	62	9	5	2	1	38	117
2009-10	64	13	3	62	-	39	181
2010-11	63	2	-	64	-	38	167
2011-12	44	6	1	-	-	22	73

## CONCLUSION

The present assessment of various cooperative societies in Jammu and Kashmir has shown many irregularities in the sanction of cooperative societies in all possible segments and business areas. It has also been determined from the study that some areas got much number of cooperative sanctions while others got lesser. Moreover the cooperative societies that have been sanctioned and started have not been properly regulated till date. The study further revealed that most of the cooperative societies have been started in Agriculture, Dairy and Poultry sectors. The other dominant sectors such as Housing and Floriculture got very small number of cooperative societies in Jammu and Kashmir State.

## RECOMMENDATIONS

1. There is a need for proper allocation of financial resources from various govt. and other developmental agencies for meeting the feasible requirements.
2. The poultry sector should be included into the phenomenon of adopting public private partnership for its competitive development.
3. There should be control agencies which could regulate the functioning of cooperative societies from time to time.
4. It has been assessed that there is lack of marketing tools in cooperatives, so members of cooperative societies and other officials of developmental agencies should put up a developmental effort in modifying marketing tools for cooperatives.
5. There must also be a framework for going towards various events and trade shows which should include display of items manufactured through the cooperatives.
6. Govt. must offer special discounts to cooperatives so that they can purchase good quality raw material for healthy production of products.
7. It has become necessary for cooperative to upgrade their technology time to time to cope up with the market leaders already present in the market.
8. Strategies and other strategies need to be developed by thinkers and strategists for long run survival of cooperatives rather than going for short run business.
9. Cooperatives are mostly going through unorganized sector, so efforts must be fully made to bring it on the map of organized dimensions.
10. Timely maintenance of production processes, continual monitoring of supply chain will enhance value chain and thus will help in making good quality products.
11. Proper training for employees and workers of cooperative is very necessary which will make them aware about modern processes and techniques of business.
12. Cooperatives yet have a very small business but they must adopt various promotional tools such as advertisement, personnel selling to promote their product portfolio.
13. Since cooperative have been started in multiple segments so all cooperative must design an integrative approach to do business in market.
14. The cooperative must also forecast the future demand so that they can properly adopt their capacity utilization approach.
15. Cooperative should adopt a low cost or differentiation strategy from the initial phase so that can maintain a distinctive approach in the long run.

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